

PATENT ABSTRACTS OF JAPAN

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COMMUNICATION CO LTD

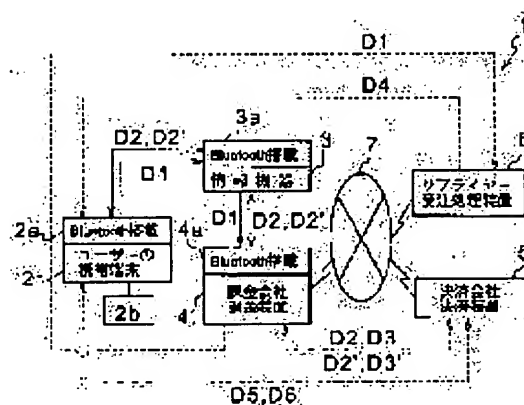
(22)Date of filing : 28.09.2000 (72)Inventor : YOSHIDA KAZUMI

(54) SETTLEMENT PROGRAM AND SETTLEMENT SYSTEM

(57)Abstract:

PROBLEM TO BE SOLVED: To relate to a settlement program and its system for which prior to the settlement a user permits selecting on a portable terminal from among the various clearing companies.

SOLUTION: The settlement program and its system are characterized in that: A user employs a portable terminal to transmit the data on purchase order on the commodities and services on which information is provided by the information technology equipment. Then the user dispatches the data on settlement selectably displaying the plural clearing companies which permit implementing the settlement to the user portable terminal after receiving the data on purchase order. Then the user employs the portable terminal to transmit the data on settlements which designates the specific clearing company from among the plural clearing companies. After the specific clearing company receives the data on settlements the user transmits the credit data asking for credit to a device for settlements in the designated clearing company through the telecommunications network. In addition, the settlement data on credit awarded to the user and on an approved settlement is transmitted to the user from the device for settlements in the clearing company. Then the user forwards the data on purchase order to a supplier so as to have the supplier render the commodities or service to



the user.

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